

Long Term Care Insurance Rate Request Summary  
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Number of Policy Holders Affected :

Plans Affected  
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
MM-200-P-VA	Tax-Qualified Long-Term Care Policy Form
MM-300-P-VA	Tax-Qualified Long-Term Care Policy Form
MM-400-P-VA	Tax-Qualified Long-Term Care Policy Form
MM500-P-VA	Tax-Qualified Comprehensive Long-Term Care Policy Form
MM501-P-VA	Tax-Qualified Facility Only Long-Term Care Policy Form
MM500-P-1-VA	Tax-Qualified Comprehensive Long-Term Care Policy Form
MM501-P-1-VA	Tax-Qualified Facility Only Long-Term Care Policy Form

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

*This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.*

**Long Term Care Insurance Rate Request Summary**  
**Summary of Key Information**

Many factors have changed over the years that have impacted the pricing of long term care insurance policies. For example, the cost of long term care services continues to increase and today, people are living longer and the need for long term care is growing rapidly. Due to these types of changes, we now expect to pay higher amounts of benefits than had been originally anticipated. This anticipated increase in expected benefits has led to the need for us to increase premium rates.